

PCT

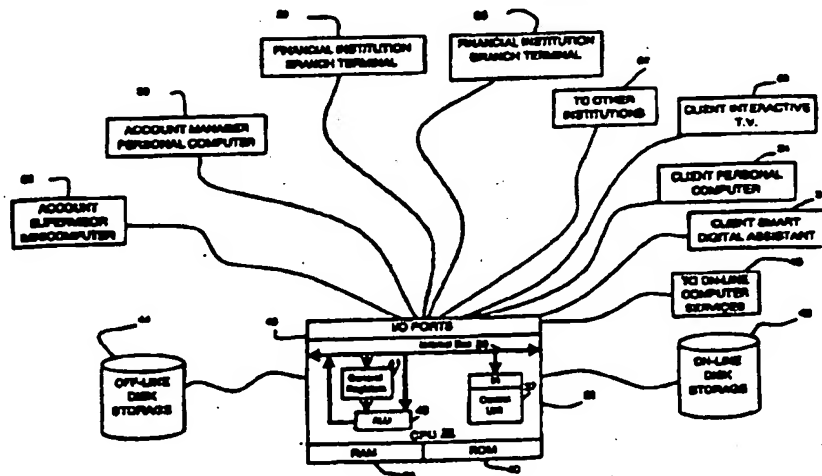
WORLD INTELLECTUAL PROPERTY ORGANIZATION
International Bureau



INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification 6 : G06F 19/00		A1	(11) International Publication Number: WO 96/18162
			(43) International Publication Date: 13 June 1996 (13.06.96)
(21) International Application Number: PCT/US95/15922			(81) Designated States: AL, AM, AU, BB, BG, BR, BY, CA, CN, CZ, EE, FI, GE, HU, IS, JP, KG, KP, KR, KZ, LK, LR, LS, LT, LV, MD, MG, MK, MN, MX, NO, NZ, PL, RO, RU, SG, SI, SK, TJ, TM, TT, UA, UZ, VN, European patent (AT, BE, CH, DE, DK, ES, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG), ARIPO patent (KE, LS, MW, SD, SZ, UG).
(22) International Filing Date: 4 December 1995 (04.12.95)			
(30) Priority Data: 350,442 6 December 1994 (06.12.94) US			
(71) Applicant: PROPRIETARY FINANCIAL PRODUCTS, INC. [US/US]; 40 Gadsden Street, Charleston, SC 29401 (US).			
(72) Inventor: ATKINS, Charles, A.; 60 Montagu Street, Charleston, SC 29401 (US).			
(74) Agents: MORRIS, Francis, E. et al.; Pennie & Edmonds, 1155 Avenue of the Americas, New York, NY 10036 (US).			Published With international search report.

(54) Title: COMPUTER SYSTEM FOR MANAGING CLIENT FINANCIAL ACCOUNTS WITH OVERDRAFT PROTECTION



(57) Abstract

A practical communication and computer based system and method for effecting exchange, investment and borrowing involves the use of digital communication and computation terminals (26, 28) distributed to users and service providers. Through the system described and its combined computer (36) and communication terminals (26, 28), client/customers may purchase goods and services, save, invest, track bonuses and rebates and effect enhanced personal financial analysis, planning, management and record keeping with less effort and increased convenience. Through a prioritization function, the client specifies his financial objectives, his risk preference, and budgetary constraints. The prioritization function automatically suggests to the individual a portfolio of asset and liability accounts that may be credited and/or debited to provide the required funds for consumption and to form investments and borrowing to best realize his financial objectives over a defined time horizon.